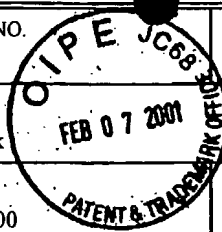


ATTY DOCKET NO.
2030743-0001SERIAL NO.
09/704,303LIST OF PATENTS AND PUBLICATIONS FOR APPLICANT'S
INFORMATION DISCLOSURE STATEMENTAPPLICANT:
T. G. Kirkpatrick

(Use several sheets if necessary)

Page 1 of 1

FILING DATE:
November 2, 2000GROUP:
Not yet assigned

REFERENCE DESIGNATION

U.S. PATENT DOCUMENTS

EXAMINERS INITIALS	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE (IF APPRO.)

FOREIGN PATENT DOCUMENTS

	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
						YES	NO

OTHER ART (Including Author, Title, Date, Pertinent Pates, etc.)

1	Kirkpatrick, T., "Purchasing Distressed Loans", <u>Collector</u> , April 1992, pp. 26-29.
2	Reilly, P. M., "Going Once, Going Twice, Sold!", <u>Collections and Credit Risk</u> , March 2000, pp. 89-92.
3	Waggoner, D. J., "Barbarians at the Gate", <u>Collections and Credit Risk</u> , July 2000.
4	Waggoner, D. J., "Debt Sales Skyrocket", <u>Collections and Credit Risk</u> , November 1999.
5	Snyder, J., "Who's Fueling Debt Purchases?", <u>Collections and Credit Risk</u> , June 1999.
6	Nilson, S., <u>The Nilson Report</u> , April 2000.
7	Barron's Dictionary of Finance and Investment Terms, Fourth Edition.
8	Federal Reserve Board, <u>BHC Supervision Manual</u> , Section 2130.0, December 1992.
9	New Debt Sales Concept Introduced, <u>Debt Sales Bulletin</u> , March 1, 2000, issue 243.

EXAMINER

DATE CONSIDERED

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not conformance and not considered. Include copy of this form with next communication to applicant.